AMENDMENTS TO THE CLAIMS

Please cancel claims 1-14 and add claims 15-72 as follows:

1.-14. (Canceled)

15. (New) A computer-implemented method of obtaining initial insurance claim data, the method comprising:

receiving an insurance claim from a user;

determining a type of the user;

presenting the user with a first plurality of questions regarding an insurance policy under which the claim is being submitted, the plurality of questions depending on the type of the user;

receiving answers to the first plurality of questions;

determining, responsive to the received answers, whether the insurance claim is covered under a valid insurance policy;

presenting the user with a gateway question, the gateway question depending on the type of the user;

receiving an answer to the gateway question;

presenting the user with a second plurality of questions regarding the insurance claim, a subset of the second plurality of questions determined responsive to the received answer to the gateway question and responsive to the type of the user; and

storing the answers to the first and second plurality of questions in a data format that is usable by an insurance claim system.

16. (New) The method of claim 15, wherein determining the type of the user comprises retrieving profile information of the user that relates to the insurance claim, and wherein the subset of the second plurality of questions is further responsive to the profile information.

17. (New) The method of claim 15, wherein storing the answers to the first and second plurality of questions comprises storing the answers in a data format that is usable by a plurality of different proprietary insurance claim systems.

18. (New) The method of claim 15, wherein a type of the user is one of insurance policy holder and insurance carrier call center representative.

19. (New) The method of claim 15, further comprising receiving from the user one of digital images, photographs, and data that graphically depict a nature of the claim.

20. (New) The method of claim 15, wherein a plurality of questions presented to the user has a format, the format responsive to the type of the user.

21. (New) A computer-implemented method of interactively depicting and reconstructing damage claimed under an insurance policy, the method comprising:

(a) presenting a user with a plurality of questions, the questions relating to the damage claimed;

(b) receiving answers to the plurality of questions;

(c) generating a graphical depiction of the damage claimed responsive to the answers received;

(d) presenting the graphical depiction;

(e) requesting confirmation that the graphical depiction is similar to an actual nature of the damage claimed; and

(f) upon receiving confirmation, storing the graphical depiction.

23029/05797/DOCS/1414421. 1

22.   (New) The method of claim 21, further comprising repeating steps (a) through (e) until confirmation is received that the graphical depiction is similar to the actual nature of the damage claimed.

23.   (New) The method of claim 21 wherein generating a graphical depiction comprises:

determining, responsive to the received answers and responsive to a plurality of digital images stored in a database, a digital image that represents the damage claimed; and

presenting the user with the digital image.

24.   (New) The method of claim 21 wherein the plurality of questions presented to the user comprises questions relating to a degree of damage sustained and a location of damage sustained.

25.   (New) A computer-implemented method of determining a type of assignee to whom to assign an insurance claim, the method comprising:

receiving data related to the insurance claim, the data comprising a plurality of data elements, a data element serving as an assignment criterion;

determining a score of a data element, the score responsive to scoring rules;

determining a score of the insurance claim responsive to a score of at least one data element;

determining a priority of the insurance claim according to the score of the insurance claim;

determining a class of the insurance claim according to classing rules; and

determining a type of assignee to whom to assign the insurance claim according to the application of business rules to the score of the insurance claim and the class of the insurance claim, wherein the business rules weight the class more highly than the score.

26.   (New) The method of claim 25, further comprising determining an order in which to process the insurance claim according to the application of a business rule to the priority of the insurance claim.

27.   (New) The method of claim 25, wherein a type of assignee comprises one of repair facility, independent appraiser, staff appraiser, and rental car provider.

28.   (New) A computer-implemented method of assigning an insurance claim to an assignee, the method comprising:

    receiving data related to the insurance claim, the data identifying a type of assignee to whom to assign the insurance claim;

    retrieving a profile of a potential assignee, the potential assignee being of the received type;

    determining a score of the retrieved profile according to the application of a business rule to the insurance claim data and the retrieved profile;

    determining a subset of the retrieved profiles, the subset of the retrieved profiles having the highest scores;

    determining the capacity of a potential assignee to accept the insurance claim, the potential assignee having a profile in the determined subset of profiles;

    determining the potential assignee having a greatest capacity to accept the insurance claim; and

    assigning the insurance claim to the determined potential assignee.

29.   (New) The method of claim 28, wherein the retrieved profile of a potential assignee comprises a customer satisfaction index score.

30.   (New) The method of claim 28, wherein determining the capacity of a potential assignee comprises retrieving a capacity of the potential assignee from a database, the database storing data about the potential assignee.

31.   (New) The method of claim 28, wherein determining the capacity of a potential assignee comprises estimating the capacity of the potential assignee responsive to a plurality of transaction data stored in a database.

32.   (New) The method of claim 28 further comprising, prior to assigning the insurance claim to the determined potential assignee, receiving authorization from a user to assign the insurance claim to the determined potential assignee, the user being the beneficiary of the insurance claim.

33.   (New) A computer-implemented method of creating a database that stores data associated with a plurality of insurance claims, the method comprising:

> receiving data from a plurality of different insurance claim systems, the plurality of
>> different insurance claim systems comprising a system to obtain initial insurance
>> claim data, a system to determine an assignee to whom to assign an insurance claim,
>> and a system to access, manage, and process insurance claim data, the data
>> comprising administrative information, estimate data, and transactional data; and
> storing the data in a data format that is usable by a plurality of insurance claim systems,
>> the plurality of insurance claim systems comprising a system to obtain initial
>> insurance claim data, a system to determine an assignee to whom to assign an
>> insurance claim, and a system to access, manage, and process insurance claim data.

34.   (New) The method of claim 33, further comprising requesting data from the plurality of different insurance claim systems prior to receiving data from the plurality of different insurance claim systems.

35.   (New) The method of claim 33, further comprising storing a subset of the plurality of data in an uneditable format that prevents a user from tampering with the data.

36.   (New) A computer implemented method of accessing, managing, processing, and presenting insurance claim data, the method comprising:

    presenting to a user a plurality of insurance claim data, the data stored in a database, the

        data comprising administrative information, estimate data, and transactional data;

    receiving an edited subset of the plurality of insurance claim data;

    storing the edited subset in the database; and

    providing a plurality of methods to access a plurality of insurance claim processing

        systems.

37.   (New) The method of claim 36, further comprising:

    attaching additional data to the insurance claim data, the additional data related to the

        insurance claim data; and

    storing the attached additional data in association with the insurance claim data in the

        database.

38.   (New) The method of claim 37, further comprising storing a subset of the attached additional data in an uneditable format that prevents the user from tampering with the data.

39.   (New) A computer-implemented method of collecting customer satisfaction information and generating a customer satisfaction index score, the method comprising:

    providing a customer with a customer satisfaction survey regarding a service provider

        that has provided service to the customer, the survey containing a plurality of

        questions, the survey being stored on a computer system;

    receiving answers to the plurality of questions;

generating a customer satisfaction index score for the service provider responsive to the received answers;

transmitting the customer satisfaction index score to a system that assigns an insurance claim to an assignee, the system using the customer satisfaction index score to determine a potential assignee to whom to assign the insurance claim.

40.   (New) A computer-implemented method of collecting customer satisfaction information and generating a composite customer satisfaction index score, the method comprising:

collecting customer satisfaction information regarding a service provider from a first user according to the method of claim 39;

collecting additional customer satisfaction information regarding the service provider from a second user according to the method of claim 39; and

generating a composite customer satisfaction index score for the service provider based on the customer satisfaction information from the first user and the customer satisfaction information from the second user.

41.   (New) The method of claim 39, further comprising notifying one of the service provider and an insurance carrier of the receipt of customer satisfaction information regarding the service provider that will negatively affect the service provider's customer satisfaction index score.

42.   (New) A computer-implemented method of aggregating, managing, and communicating insurance claim data, the method comprising:

receiving a plurality of insurance claims, an insurance claim comprising insurance claim data, from a plurality of different insurance carriers;

transmitting the plurality of insurance claims to a plurality of different estimating systems;

receiving a plurality of insurance claim estimates from the plurality of different

estimating systems, an estimate comprising estimate data that describes one or more

tasks required to satisfy the insurance claim and an estimated cost to an insurance

carrier for completing one of these tasks; and

transmitting the plurality of insurance claim estimates to the plurality of different

insurance carriers using an open communication method that different insurance

carriers are able to utilize.

43.　(New)　The method of claim 42, further comprising attaching, to the initial work

assignment data, one of digital images, photographs, and data that depict the nature of work

required to satisfy the insurance claim.

44.　(New)　The method of claim 42, further comprising attaching, to the initial work

assignment data, supplemental information that describes the claim.

45.　(New)　The method of claim 44, further comprising:

storing the initial work assignment data and attached data locally in a data format that is

readable by a plurality of different proprietary insurance claim systems; and

presenting the data in an organized format.

46.　(New)　The method of claim 44, wherein a subset of the attached data is stored in an

uneditable format to prevent a user from tampering with the data.

47.　(New)　A computer-implemented method of auditing data associated with an insurance

claim, the method comprising:

receiving insurance claim data, the data comprising initial insurance claim data, and a

transaction history of the insurance claim;

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determining, by applying a first business rule to the insurance claim data, whether an

action is required to fulfill the insurance claim; and

initiating the action required to fulfill the insurance claim, according to a business rule,

responsive to determining that an action is required.

48.   (New) The method of claim 47, wherein applying a first business rule comprises

applying governmental insurance regulations to the insurance claim data.

49.   (New) The method of claim 47, wherein the first business rule is generated from an

analysis of trends determined from the plurality of insurance claim data.

50.   (New) A computer implemented method of auditing a plurality of estimate data

associated with an insurance claim comprising:

receiving an estimate and a plurality of estimate data that describes the estimate;

determining, by applying a business rule to the plurality of received estimate data,

whether the estimate is valid and reasonable and whether the estimate is potentially

fraudulent;

responsive to a determination that the estimate is valid and reasonable, authorizing the

estimate; and

responsive to a determination that the estimate is not valid or not reasonable,

determining, by applying another business rule to the plurality of estimate data, an

action for resolving the estimate data.

51.   (New) A computer implemented method of auditing a plurality of payment request data

associated with an insurance claim comprising:

receiving a payment request and a plurality of payment request data that describes the

payment request;

determining, by applying a business rule to the plurality of received payment request

data, whether the payment request is valid and reasonable and whether the payment

request is potentially fraudulent; and

responsive to a determination that the payment request is valid and reasonable,

authorizing that the payment request be made; and

responsive to a determination that the payment request is not valid or not reasonable,

determining, by applying another business rule to the plurality of payment request

data, an action for resolving the payment request data.

52.   (New) A computer-implemented method of automating an insurance carrier's payments

associated with an insurance claim comprising:

receiving a payment request;

directing an insurance carrier system to send a funding request to a bank of the insurance

carrier to fund an intermediary trustee bank with an amount of the payment request;

and

directing the trustee bank to pay an entity sending the payment request the amount of the

payment request using funds transferred to the trustee bank from the insurance

carrier's bank.

53.   (New) The method of claim 52 wherein a payment to the entity sending the payment

request is one of check and electronically using an automated clearinghouse.

54.   (New) The method of claim 52, further comprising, receiving, prior to directing the

trustee bank to pay an entity sending the payment request, confirmation of satisfaction from a

customer of the entity sending the payment request, the customer being a recipient of the entity's

services under which the payment request is being made.

23029/05797/DOCS/1414421. 1

55.   (New) The method of claim 52, further comprising, determining, prior to directing the insurance carrier system to send a funding request, whether to approve the payment request by determining whether the insurance claim under which the payment request is being made is valid and by determining whether the payment request is valid.

56.   (New) The method of claim 55, wherein determining whether the insurance claim under which the payment request is being made is valid comprises interacting with a proprietary database of an insurance carrier system.

57.   (New) The method of claim 52, further comprising:

tracking a plurality of payment data for each payment made; and

transmitting a subset of the plurality of payment data to one of the insurance carrier

system and the entity sending the payment request.

58.   (New) The method of claim 52, wherein receiving a payment request comprises receiving a plurality of payment requests, further comprising:

if at least two payment requests to the same insurance carrier are received and approved,

bundling, prior to directing the insurance carrier system to send a funding request to

the insurance carrier's bank, the payment requests into a bundled payment request;

and

wherein directing the insurance carrier system to send a funding request to the insurance carrier's bank comprises directing the insurance carrier system to send the bundled payment request to the insurance carrier's bank.

59.   (New) The method of claim 58, wherein directing the insurance carrier system to send the bundled payment request to the insurance carrier's bank causes the insurance carrier's bank to transfer an amount equal to the bundled payment request to the intermediary trustee bank.

60.   (New) The method of claim 58, wherein directing the trustee bank to pay the entity

sending the payment request comprises:

directing the intermediary trustee bank to make a bundled payment to the entity sending

the payment request, the bundled payment being paid with funds provided by the

insurance carrier's bank; and

transmitting data to the entity sending the payment request to allow the entity to

disaggregate the bundled payment.

61.   (New) The method of claim 58, wherein the bundled payment includes a plurality of

approved payment requests, wherein one approved payment request is made to a second

insurance carrier, the second insurance carrier different from a first insurance carrier to which

another approved payment request is made, and wherein directing the trustee bank to pay the

entity sending the payment request further comprises:

directing the intermediary trustee bank to make a bundled payment to a payee using funds

provided by a plurality of different insurance carriers' banks; and

transmitting a plurality of data to the payee to allow the payee to disaggregate the

bundled payment.

62.   (New) The method of claim 52, wherein the payment request is for services that have

been fully completed.

63.   (New) The method of claim 52, wherein the payment request is for services that have not

been fully completed.

64.   (New) A computer-implemented method of automating an insurance carrier's payments

associated with an insurance claim, the method comprising:

receiving a payment request;

validating the payment request; and

causing an amount of a validated payment request to be paid to an entity sending the

payment request by transmitting a plurality of data to the payee, which allows the

payee to directly debit an insurance carrier's bank account for the amount of the

payment request.

65.   (New) A computer-implemented method of automating an insurance carrier's payments

associated with an insurance claim, the method comprising:

applying a first business rule to an insurance claim assignment to determine whether to

make progress payments to an assignee;

determining, by applying a second business rule, if the assignee is qualified to receive a

progress payment, one of whether a condition for making a progress payment is

satisfied, when the progress payment should be made, and an amount of the progress

payment; and

distributing, when the condition that satisfies the second business rule is met, the amount

of the progress payment to the assignee.

66.   (New) A computer-implemented method of assigning an insurance claim for a rental car

to a rental car provider, the method comprising:

receiving the insurance claim for a rental car; and

assigning the insurance claim for a rental car to a rental car provider according to the

application of a business rule.

67.   (New) A computer-implemented method of assigning an insurance claim for a rental car

to a rental car provider, the method comprising:

retrieving a profile of a potential assignee, the potential assignee being a rental car

provider;

scoring the retrieved profile by matching the insurance claim data with the profile

according to the application of a business rule;

selecting one potential assignee, the potential assignee having the most highly scored

profile; and

assigning the insurance claim for a rental car to the selected potential assignee.

68. (New) The method of claim 67, wherein the retrieved profile of a potential assignee

contains a customer satisfaction index score and the profile is scored responsive to the customer

satisfaction index score.

69. (New) The method of claim 67, wherein the retrieved profile of a potential assignee

contains a capacity of the potential assignee to accept an assignment and the profile is scored

responsive to the capacity.

70. (New) The method of claim 69, wherein the capacity is estimated responsive to a

plurality of transaction data.

71. (New) The method of claim 67, wherein the profile is retrieved from a database, the

database storing data about multiple potential assignees.

72. (New) The method of claim 67 further comprising receiving authorization from a user to

assign the insurance claim for a rental car to the selected potential assignee having the most

highly scored profile, the user being the beneficiary of the assignment being made, the

authorization being received prior to assigning the insurance claim for a rental car to the

assignee.

23029/05797/DOCS/1414421.1